

**Information to identify the case:**

Debtor 1	<b>Eric Cuffari</b>	Social Security number or ITIN	xxx-xx-2304
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Kristin A. Cuffari</b>	Social Security number or ITIN	xxx-xx-1848
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-12067-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric Cuffari

Kristin A. Cuffari

5/5/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eric Cuffari  
Kristin A. Cuffari  
Debtors

Case No. 16-12067-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 05, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Cuffari, Kristin A. Cuffari, 29 Madison Drive, Laurel Springs, NJ 08021-2722
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516155801	+ ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183692, Arlington, TX 76096-3692
515983424	Asset Recovery Solutions, 2200 E Devon Avenu Ste 200, Des PLains, IL 60018-4501
516069632	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515983427	Capital Mangement Services LP, 681 1/2 South Ogden Street, Buffalo, NY 14206-2317
515983433	Eichenbaum & Stylianou LLC, PO Box 914, Paramus, NJ 07653-0914
515983435	+ Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
515983437	+ First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
515983439	+ Frederic Weinberg & Assoc., 1200 Laurel Oak Road Suite 104, Voorhees, NJ 08043-4317
515983440	Gatestone & Co International, 1000 N West St Ste 1200, Wilmington, DE 19801-1058
515983441	+ Global Credit & Collection Corp, PO Box 101928 Dept 2417, Birmingham, AL 35210-6928
515983442	Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
515983445	+ Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269
515983447	+ NCB Management Services Inc, PO Box 1099, Langhorne, PA 19047-6099
515983448	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
515983449	Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515983451	+ Selip & Stylianou LLP, 10 Forest Avenue Suite 300, Paramus, NJ 07652-5238
515983454	+ The Bureaus Inc, 1721 Central St, Evanston, IL 60201-1507
515983455	+ Trumark Financial Cu, 1000 Northbrook Dr, Trevose, PA 19053-8430

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 05 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 05 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515983422	EDI: PHINAMERI.COM	May 06 2021 00:23:00	AmeriCredit, 4001 Embacadero Drive, Arlington, TX 76014
515983423	EDI: PHINAMERI.COM	May 06 2021 00:23:00	Americredit, Po Box 183583, Arlington, TX 76096
515983425	+ EDI: BANKAMER.COM	May 06 2021 00:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
515983426	+ EDI: TSYS2.COM	May 06 2021 00:23:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
517311947	+ EDI: PRA.COM	May 06 2021 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516130497	EDI: RECOVERYCORP.COM	May 06 2021 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE

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			2nd Avenue Suite 1120, Miami FL 33131-1605
516172274	EDI: BL-BECKET.COM	May 06 2021 00:23:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515983428	+ EDI: CAPITALONE.COM	May 06 2021 00:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516056167	EDI: CAPITALONE.COM	May 06 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516191386	+ Email/Text: bncmail@w-legal.com	May 05 2021 20:25:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515983429	+ EDI: CITICORP.COM	May 06 2021 00:23:00	Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
515983430	+ EDI: CITICORP.COM	May 06 2021 00:23:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
515983431	+ Email/Text: bankruptcy@philapark.org	May 05 2021 20:26:00	City Of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
516000123	+ EDI: DISCOVER.COM	May 06 2021 00:23:00	Discover Bank, Discover Products Inc, POB 3025, New Albany Ohio 43054-3025
515983432	+ EDI: DISCOVER.COM	May 06 2021 00:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
515983434	+ Email/Text: bknotice@ercbpo.com	May 05 2021 20:25:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
515983436	Email/Text: data_processing@fin-rec.com	May 05 2021 20:25:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
515983438	+ EDI: FSAE.COM	May 06 2021 00:23:00	Firstsource Advantage, 205 Bryant Woods South, Amherst, NY 14228-3609
515983443	+ Email/Text: PBNCNotifications@peritussservices.com	May 05 2021 20:24:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
515983444	+ EDI: RMSC.COM	May 06 2021 00:23:00	Lowe's, Po Box 103104, Roswell, GA 30076-9104
515983446	+ EDI: MID8.COM	May 06 2021 00:23:00	Midland Credit Mgmt, 8875 Aero Dr, San Diego, CA 92123-2255
516167486	+ EDI: MID8.COM	May 06 2021 00:23:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516217800	EDI: PRA.COM	May 06 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516119109	+ Email/Text: bankruptcyteam@quickenloans.com	May 05 2021 20:26:00	QUICKEN LOANS INC., QUICKEN LOANS INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
515983450	+ Email/Text: bankruptcyteam@quickenloans.com	May 05 2021 20:26:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
515983452	+ EDI: RMSC.COM	May 06 2021 00:23:00	Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
515983453	+ EDI: RMSC.COM	May 06 2021 00:23:00	Synchrony Bank/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516155805	+ Email/Text: dbogucki@trumark.org	May 05 2021 20:26:00	Trumark Financial Credit Union, 335 Commerce Dr P.O. Box 8127, Ft Washington, PA 19034-8127
516223419	EDI: ECAST.COM	May 06 2021 00:23:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
Craig Scott Keiser	on behalf of Creditor QUICKEN LOANS INC. craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John D. Krohn	on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
Joseph J. Rogers	on behalf of Debtor Eric Cuffari jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Kristin A. Cuffari jjresq@comcast.net jjrogers0507@gmail.com
M. Jacqueline Larkin	on behalf of Creditor Trumark Financial Credit Union mjlarlin@ohaganmeyer.com jpitner@ohaganmeyer.com
Michael Frederick Dingerdisen	on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com

TOTAL: 10